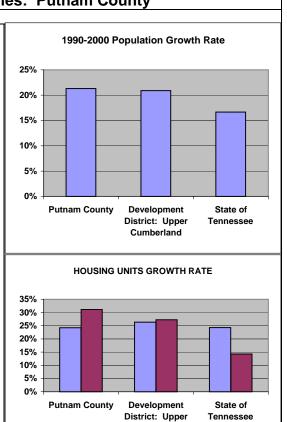
Population and Housing Market Profiles: Putnam County

	Putnam	District: Upper	State of
	County	Cumberland	Tennessee
POPULATION			
Census 2000 Population	62,315	304,998	5,689,283
1990-2000 Population Growth Rate	21.3%	20.9%	16.7%
MINORITY POPULATION			
African American population			
Census 2000	1,190	4,251	953,349
1990-2000 Growth Rate	36.3%	21.9%	22.5%
Asian & Pacific Islander population			
Census 2000	776	1,628	73,505
1990-2000 Growth Rate	69.8%	118.5%	130.9%
Hispanic population			
Census 2000	1,891	6,416	123,838
1990-2000 Growth Rate	543.2%	455.0%	278.2%
HOUSING UNITS & VACANCY			
Ownership Units			
Census 2000	16,318	93,047	1,561,363
Ownership Units Growth Rate	24.2%	26.4%	24.3%
Owner Market Vacancy rates	2.1	1.1 to 3	2.0
Rental Units			
Census 2000	8,547	29,431	671,542
Rental Units Growth Rate	31.1%		14.3%
Renter Market Vacancy rates	7.8		8.8
AGE OF HOUSING STOCK			
Percent of units built before 1960	17.1%	20.3%	25.4%
Percent of units built after 1990	29.9%	27.8%	23.5%



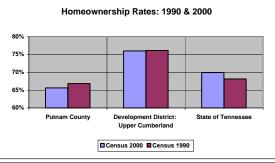
Cumberland

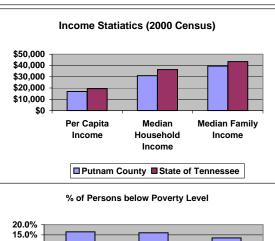
■ Ownership Units Growth Rate ■ Rental Units Growth Rate

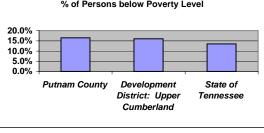
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Population and Housing Market Profiles: Putnam County

	Putnam	District: Upper	State of
	County	Cumberland	Tennessee
HOME OWNERSHIP RATES			
Census 2000	65.6%	76.0%	69.9%
Census 1990	66.8%	76.1%	68.1%
MINORITY HOMEOWNERSHIP RATE:	<u> </u>		
African American			
Census 2000	43.0%	57.9%	50.5%
Census 1990	53.0%	63.0%	47.3%
Asian & Pacific Islander			
Census 2000	37.6%	43.1%	50.3%
Census 1990	26.8%	33.2%	45.1%
Hispanic			
Census 2000	20.1%	33.5%	35.8%
Census 1990	51.0%	52.9%	48.6%
1999 Income (2000 Census)			
		\$12,999 to	
Per Capita Income	\$16,927	\$17,497	\$19,393
Median Household Income	420 014	\$23,238 to	#26 260
wedian Housenoid income	\$30,914	\$35,625	\$36,360
Median Family Income	¢30 EE3	\$28,856 to \$41,645	\$43,517
median ranniy medine	\$39,333	541,043	\$43,317
Income Growth during the 1990s			
Per Capita Income	54%	N/A	58%
Median Household Income	43%	· · · · · · · · · · · · · · · · · · ·	47%
Median Family Income	46%	N/A	47%
	100	21,722	270
Poverty Status in 2000			
Persons below Poverty Level	9,828	47,840	746,789
Families below Poverty Level	1,701	10,519	
% of Persons below Poverty Level	16.4%	16.0%	13.5%
,	10.10	10.00	15.50



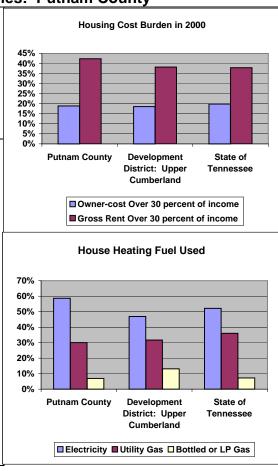




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Population	on and	Housing Ma	arket Prof	iles:	Putnam County
		Development			
	Putnam	District: Upper	State of		Housing Cost Burd

		Development	State of
	Putnam	District: Upper	
	County	Cumberland	Tennessee
Home Values & Owner Cost Burden			
		\$55,800 to	
2000 median home value	\$92,600	\$92,600	\$93,000
1990-00 increase in home value	68.4%	N/A	60.3%
Owner-cost Over 30 percent of income	18.9%	18.6%	19.9%
Owner-cost Over 36 percent of income	14.1%	13.8%	14.5%
Gross Rent & Rent Burden			
2000 median Gross Rent	\$441	\$241 to \$441	\$505
1990-00 increase in Gross Rent	44.1%	N/A	41.5%
Gross Rent Over 30 percent of income	42.4%	38.2%	37.9%
Gross Rent Over 36 percent of income	34.8%	31.2%	30.2%
Units with Other Housing Problems			
Lacking complete plumbing facilities	162	1,114	14,340
Lacking complete kitchen facilities	172	966	13,324
Over crowding (over 1 person per room)	492	2,567	61,191
House Heating Fuel Used in 2000			
Electricity	58.7%	46.9%	52.1%
Utility Gas	30.1%	31.7%	36.0%
Bottled or LP Gas	7.0%	13.1%	7.2%
Recent Movers (2000 Census)			
Moved into the unit in 1999 or later	25.6%	18.7%	20.7%
Moved into the unit in 1995 or later	54.9%	46.5%	49.6%
Moved into the unit in 1990 or later	69.1%	63.3%	65.7%
Mobile Home Units (2000 Census)	3,082	26,363	268,876
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